



# NEWS RELEASE

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**SIDNEY HOMEOWNER SURVIVES ACCIDENT AND TODAY CELEBRATES  
“OWNING HIS FUTURE”  
--National Homeownership Month Celebrated**

**SIDNEY, Neb., June 14, 2006**—John Bahr, a Sidney homeowner, was recognized today at his residence by the United States Department of Agriculture (USDA) Rural Development, housing partners, friends and family in celebration of National Homeownership Month. A plaque presented to John applauded his desire, commitment, and diligent efforts to “Own His Future” through homeownership. A homeownership poster was also given, autographed by the team of federal, state and local agencies, family, friends and the community who assisted.

“Homeownership remains the central part of the American Dream,” stated Nebraska State Director Scot Blehm for USDA Rural Development. “Homeownership allows you to “Own Your Future”, provides security to children, stabilizes neighborhoods, grows stronger community infrastructure and leaves an investment to pass on to future generations.”

John’s love for dirt bike riding resulted in an accident that changed his life at age 32 forever. He hit a jump and was thrown from his bike leaving his neck broken and now confined to a wheelchair. He knew, following the accident and rehab that he wished to move from Chappell back to Sidney to be close to family.

“I feel very fortunate for all of the hard work everyone put forth to make my dream come true of owning a handicapped accessible home,” stated Bahr. “I cannot thank everyone enough for everything they have done-- from all of the paperwork to the actual construction of my house. It was definitely a team effort. A special thank you goes to the key contributors of my being a homeowner; my friend Kelly Alexander, my sister Lori Borchert, USDA Rural Development’s Kathy Hruska and Panhandle Community Services’ Diana McClanhan.”

Bahr’s limited social security disability income and the lack of affordable housing in Sidney made it challenging to locate a home that would meet his needs. Bahr’s sister, Lori Borchert, approached USDA Rural Development regarding a home loan and soon housing financing partners, friends and family joined forces to help John make his way back home and into a newly constructed, handicap accessible, three-bedroom house.

Blehm said, “I commend the collaborative efforts of our partners, and the family, friends, and the community that helped John to achieve homeownership.”

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Partners involved in Bahr's homeownership included USDA Rural Development with a \$59,424 low interest direct homeownership loan. The Nebraska Housing Developers Association (NHDA), who administers a statewide homeownership program for people with disabilities in partnership with Assistive Technology Partnership, provided a no-interest deferred loan of \$22,000 granted to them by the Nebraska Department of Economic Development (DED) through the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnership program. The City of Sidney provided down payment assistance of \$10,000 from re-use Community Development Block Grant (CDBG) funds originally received from DED via HUD. Additionally, \$3,000 was provided to John in the form a forgivable loan through the "First Down Nebraska III" program administered by the NHDA in partnership with the First National Bank of Omaha using FHLBank Topeka Affordable Housing Program funds. Panhandle Community Services, a member of the statewide homebuyer education delivery system called R.E.A.C.H. (Readiness, Education, and Awareness Collaborative for Homebuyers and Homeowners), provided homebuyer education to John. Instrumental to the home's construction was Kelly Alexander, a childhood friend and general contractor who designed and built the home. Alexander also enlisted many family and friends to donate their time and labor that helped to bring down the costs of the home and in turn Bahr's loan amount.

USDA Rural Development's direct homeownership loans assist income eligible residents to purchase, construct, repair or rehabilitate, or relocate a rural single family home. Also available are guaranteed homeownership loans originated by local approved lenders and guaranteed by USDA Rural Development, that help eligible income residents with the purchase/repair or construction of a single family rural dwelling. Rural home repair loans and grants provide financing for necessary repairs to rural owner-occupied homes of income eligible homeowners.

USDA Rural Development provided \$47.5 million last fiscal year that assisted 676 Nebraska households in becoming rural homeowners. Nationwide, from 2001-2005, \$21.4 billion helped nearly 250,000 families to obtain a rural home and in 2006 to date, \$1.7 billion has assisted more than 21,000 households to enter rural homeownership.

Contact Kathy Hruska at the Sidney USDA Rural Development office, (308) 254-4507, 2244 Jackson Sidney, Neb. 69162, [kathy.hruska@ne.usda.gov](mailto:kathy.hruska@ne.usda.gov). Visit [www.rurdev.usda.gov/ne](http://www.rurdev.usda.gov/ne).

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